

**FORM W-4P (SUBSTITUTE) TAX WITHHOLDING CERTIFICATE (310)**

NORTH DAKOTA RETIREMENT AND INVESTMENT OFFICE

TEACHERS' FUND FOR RETIREMENT DIVISION

SFN 11729 (04-05)

In compliance with the Federal Privacy Act of 1974, the disclosure of the individual's social security number on this form is mandatory pursuant to 26 U.S.C. § 3402. The individual's social security number is used for tax reporting and as an identification number.

Name (First, Middle, Last)	Social Security Number	Telephone Number	
Mailing Address (Street or Box)	City	State	Zip Code
		Effective Date	

Please read the instructions on the reverse side of this form and complete the following applicable lines:

Federal Income Tax Withholding

- 1) I elect **not** to have federal income tax withheld from my pension payment.
(Do not complete lines 2 or 3.) ☐
- 2) I want federal income tax withheld from each periodic pension payment which is figured by using the number of allowances and marital status shown below.
(You may also designate an additional dollar amount on line 3.) ☐
- Step 1: Check marital status**
☐ Single ☐ Married ☐ Married, but withhold at the higher Single rate
- Step 2: Enter the number of allowances** _____ *(if left blank, 0 allowances will be used)*
- 3) I want the following additional amount withheld from each periodic pension payment.
(You cannot enter an amount here unless you complete line 2.) \$ _____

North Dakota State Income Tax Withholding

- 1a) I elect **not** to have North Dakota state income tax withheld from my pension payment.
(Do not complete lines 2a or 3a.) ☐
- 2a) I want North Dakota state income tax withheld from each period pension payment based on the number of allowances and marital status shown on line 2 above. ☐
- 3a) I want the following additional amount withheld from each periodic pension payment.
(You cannot enter an amount here unless you complete line 2a.) \$ _____

Return to:

ND Retirement and Investment Office
1930 Burnt Boat Drive, PO Box 7100
Bismarck ND 58507-7100
Telephone: 701-328-9885
Toll free: 800-952-2970
Fax: 701-328-9897
www.discovernd.com/rio

Member's Signature

Date

This form is available in an alternate format upon request.
White – RIO Yellow - Member

Form W-4P (Substitute)

Tax Withholding Information and Instructions

Your periodic (monthly) pension benefits from TFFR are subject to federal and state income tax withholding. Use Form W-4P (Substitute) to inform TFFR of your income tax withholding election. The amount withheld will automatically change as the federal and state tax rates are adjusted each year. The enclosed table will give you an estimate of the amount to be withheld.

Once you make an election, it will remain in effect until you change or revoke it. You must file a new Form W-4P to change your filing status and/or the number of exemptions used in determining the amount being withheld from your pension benefit.

If you choose not to have tax withheld or do not have enough tax withheld, you may have to make estimated tax payments to the Internal Revenue Service (IRS). You may be subject to penalties if your payments of estimated tax and withholding are not sufficient.

If you do not complete Form W-4P, TFFR is required to withhold federal income tax as though you are married with three (3) withholding allowances. We are not required to withhold North Dakota state income tax.

Federal Income Tax Withholding

The taxable portion of your TFFR pension benefit is subject to federal income tax withholding.

1. You can elect not to have income tax withheld by checking the box on line 1 of Form W-4P.
2. To have federal income tax withheld based on the tax withholding tables, complete line 2 of Form W-4P. For federal income tax purposes, the amount of withholding is based on the marital status and the number of allowances (including zero) you identify on this form.
3. You can also have an **additional** amount withheld from your TFFR pension payment by completing line 2 of Form W-4P and writing in an additional amount on line 3 of this form.

North Dakota Income Tax Withholding

For North Dakota residents, your TFFR pension benefit is subject to state income taxes. If you are not a North Dakota resident, the benefits are taxable in the state in which you live.

- 1a. You can elect not to have North Dakota state income tax withheld by checking the box on line 1a of Form W-4P.
- 2a. To have North Dakota state income tax withheld based on the state tax withholding tables using the marital status and allowances noted on line 2, check the box on line 2a of Form W-4P.
- 3a. You can also have an **additional** amount withheld from your TFFR pension payment by completing line 2a of Form W-4P and writing in an additional amount on line 3a of this form.

Personal income tax questions should be directed to your tax advisor, accountant, or IRS center.